



25153-003

3624
41

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Luis Eduardo Gutierrez-Sheris

Examiner: Karmis, Stefanos

Group Art Unit: 3624

Serial No.: 09/635,330

Filed: August 9, 2000

For: MONEY-TRANSFER TECHNIQUES

RECEIVED

JUN 1 2004

Commissioner for Patents

P. O. Box 1450

Alexandria, VA 22313-1450

GROUP 3600

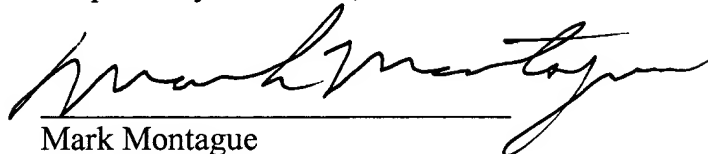
INFORMATION DISCLOSURE STATEMENT
AND CERTIFICATION UNDER 37 C.F.R. § 1.97(e)

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449 with a copy of the prior art therein identified. Such prior art has come to applicant's attention by being cited in an office action dated March 30, 2004 in related application serial no. 09/635,321.

Applicant's undersigned attorney hereby certifies pursuant to 37 C.F.R. 1.97(e) that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in section 1.56(c) more than three months prior to the filing of the information disclosure statement.

Under 37 CFR 1.97(c)(1), no fee is believed due with this submission.

Respectfully submitted,

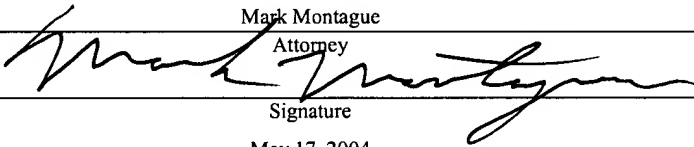


Mark Montague
Reg. No. 36,612

COWAN, LIEBOWITZ & LATMAN, P.C.
1133 Avenue of the Americas
New York, NY 10036-6799
(212) 790-9200

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed: Commissioner of Patents P.O. Box 1450, Alexandria, VA 22313-1450, on

May 17, 2004
Date of Deposit

Mark Montague
Attorney

Signature
May 17, 2004
Date of Signature

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.

+

+

Approved for use through 10/31/99. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Complete if Known

A circular black ink stamp from the Canadian Intellectual Property Office (CIPO). The text "OIPÉ" is at the top, "PATENT & TRADEMARK OFFICE" is at the bottom, and "MAY 26 2004" is in the center. The word "Under" is partially visible to the right of the stamp.

(use as many sheets as necessary)

Sheet	1	of	1
-------	---	----	---

Application Number	09/635,330
Filing Date	August 9, 2000
First Named Inventor	Gutierrez-Sheris
Group Art Unit	3624
Examiner Name	Karmis
Attorney Docket Number	25153-003

[illegible][illegible]

Examiner
Signature

Date	
Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.

+